

**Information to identify the case:**

Debtor 1 **Heather Marie Hagens**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **16-20376-CMB**

Social Security number or ITIN **xxx-xx-9174**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Heather Marie Hagens

6/14/21

**By the court:** **Carlota M. Bohm**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 5

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Heather Marie Hagens

Debtor

Case No. 16-20376-CMB

Chapter 13

District/off: 0315-2

User: lfin

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Date Rcvd: Jun 14, 2021

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Heather Marie Hagens, 859 Wood Street, Follansbee, WV 26037-1354
cr	+ Quicken Loans Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14188687	+ BHS Primary Care, PO Box 1549, Suite 001, Butler, PA 16003-1549
14216904	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14188690	+ Culligan Water Conditioning Inc, 200 Portersville Road, Ellwood City, PA 16117-2419
14188691	+ Direct Merchants Bank, 456 North Kirchoff, Mesa, AZ 85203-7312
14188693	+ Geico Casualty Company, One GEICO Center, Macon, GA 31295-0001
14174699	+ Jameson Hospital, 1211 Wilmington Avenue, New Castle, PA 16105-2595
14188694	+ Lucien Diagnostic Imaging Inc, Department L-3631, Columbus, OH 43260-0001
14174701	+ Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14174702	+ Northwest Consumer Discount Company, 3326 Wilmington Road, New Castle, PA 16105-1039
14188695	+ Penn Credit, 916 South 14th Street, PO Box 988, Harrisburg, PA 17108-0988
14188696	+ Pulaski Township Municipal Authority, 1172 State Route 208, Pulaski, PA 16143-4302
14188697	+ Scott Lowery Law Office PC, PO Box 4198, Englewood, CO 80155-4198

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 15 2021 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Jun 15 2021 03:43:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14251229	EDI: DIRECTV.COM	Jun 15 2021 03:43:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14174680	+ EDI: BANKAMER.COM	Jun 15 2021 03:43:00	Bank of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14188688	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2021 00:27:15	CACV of Colorado LLC, 4340 South Monaco

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14174681	+ EDI: CAPITALONE.COM	Jun 15 2021 03:43:00	Street, Denver, CO 80237-3485
14174684	+ EDI: CITICORP.COM	Jun 15 2021 03:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14174685	+ EDI: CITICORP.COM	Jun 15 2021 03:43:00	Citibank, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14188689	+ EDI: CCS.COM	Jun 15 2021 03:43:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14174686	+ EDI: CRFRSTNA.COM	Jun 15 2021 03:43:00	Credit First / CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011
14174687	+ EDI: CMIGROUP.COM	Jun 15 2021 03:43:00	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
14174688	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 15 2021 00:27:10	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14188692	EDI: DIRECTV.COM	Jun 15 2021 03:43:00	DirectTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14174689	+ EDI: DISCOVER.COM	Jun 15 2021 03:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14174690	Email/Text: jill@ffcc.com	Jun 15 2021 00:04:00	First Federal Credit & Collections, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122
14174693	EDI: FORD.COM	Jun 15 2021 03:43:00	Ford Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
14174691	+ EDI: AMINFOFP.COM	Jun 15 2021 03:43:00	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
14176173	+ Email/Text: bankruptcy@flagshipcredit.com	Jun 15 2021 00:05:00	Flagship Credit Acceptance, P.O. Box 3807, Coppell, Tx 75019-5877
14174692	+ Email/Text: bankruptcy@flagshipcredit.com	Jun 15 2021 00:05:00	Flagship Credit Acceptance, 3 Christy Drive, Suite 201, Chadds Ford, PA 19317-9670
14174694	+ Email/Text: info@gcafcu.org	Jun 15 2021 00:04:00	Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899
14174695	+ Email/Text: bankruptcy@huntington.com	Jun 15 2021 00:05:00	Huntington National Bank, Bankruptcy Department, Po Box 89424, Cleveland, OH 44101-6424
14174696	EDI: IRS.COM	Jun 15 2021 03:43:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14174683	EDI: JPMORGANCHASE	Jun 15 2021 03:43:00	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14174700	+ EDI: TCISOLUTIONS.COM	Jun 15 2021 03:43:00	Mid America Bank & Trust, c/o Total Visa, PO Box 91510, Sioux Falls, SD 57109-1510
14174703	Email/Text: Bankruptcy.Notices@pnc.com	Jun 15 2021 00:04:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14174704	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 15 2021 00:05:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14186541	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 15 2021 00:05:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14178825	EDI: RECOVERYCORP.COM	Jun 15 2021 03:43:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14174705	+ EDI: RMSC.COM	Jun 15 2021 03:43:00	Synchrony Bank / Gap, Attn: Bankruptcy, Po Box

District/off: 0315-2

User: lfin

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14174706	+ EDI: RMSC.COM	Jun 15 2021 03:43:00	103104, Roswell, GA 30076-9104
14174707	+ EDI: RMSC.COM	Jun 15 2021 03:43:00	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14174708	+ EDI: RMSC.COM	Jun 15 2021 03:43:00	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
			Synchrony Bank / Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
14174698	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14174697	*+	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14174682	##+	Cds / Escallate LLC, Attn: Bankruptcy, 5200 Stoneham Road, Suite 200, North Canton, OH 44720-1584

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Heather Marie Hagens dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecl@chapter13trusteedpa.com
William E. Miller	on behalf of Creditor Quicken Loans Inc. wmillier@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 5